



2013 Marks Our 65th Year of Service!

President/CEO Dennis Sommer to Retire After 28 Years

Dennis Sommer, President & CEO, announced his retirement plans to the Alliance board about a year ago. Dennis' last day at Alliance's Fenton Administrative Center will be March 1, 2013. His retirement ends a 40-year career in the credit union industry – 28 years as Alliance's President & CEO.

As he reflected upon his time at Alliance, Dennis said that he is most proud of the early years when he was challenged with steering the credit union through some significant problems that existed when he was hired. "I truly appreciate the leadership opportunity that I was given, I've tried to make the credit union the best that it could be. I'm happy to be leaving Alliance in excellent financial condition."

Dennis joined the credit union, then named Emerson Community Credit Union, in 1985 as President & CEO. At the time, the credit union had \$18 million in assets and served about 9,000 members, the majority being employees

of Emerson Electric. Today, Alliance has over \$196 million in assets and serves more than 17,000 members. Alliance is the 11th largest credit union in Missouri.



After serving 28 years at Alliance Credit Union's helm, President/CEO Dennis Sommer is set to retire.

Under his leadership, Alliance expanded from an employee-based credit union to one that extends membership to those who live or work in 4 Missouri counties and 4 Illinois counties. During his tenure, Alliance grew its branch offices from 1 to 6 locations. The credit union's growth has been driven by a full menu of financial services and market lead-

ing rates and terms on consumer loans, home loans and business loans.

Mr. Sommer will be succeeded by Tim Stephens, Executive Vice President. Tim is a 1990 graduate of Bradley University with more than 22 years of credit union experience. Stephens was President of Healthcare Family Credit Union for 14 years prior to joining Alliance's management team. He has been working closely with Dennis preparing for his transition to Chief Executive Officer.

Dennis said he has enjoyed his tenure at Alliance and very much appreciates the support that he has received over the years from board of directors, his direct reports and the front line employees that are the face of Alliance to our members.

Dennis said that Cristina, his wife of 36 years, and he have a long bucket list of things to do now that he is retiring. First on his list is attending Cardinals spring training in Jupiter, Florida.

Cruise into Summer with a low-rate Alliance RV loan

The road to no cellphone service this summer starts here with an Alliance Credit Union low-rate RV loan! Put your worries in the rearview with rates **as low as 4.50% APR.***

Our recreational vehicle loans include new and used RVs, boats, motorcycles, jet skis and ATVs. We have flexible terms (up to 180 months on RV loans!) and no prepayment penalties. There's no reason to start the summer on the sidelines when you can get an Alliance Credit Union RV loan!

Special Features Include:

- Financing up to 100% of cash value
- New and used terms up to 180 months
- No hidden fees
- Fast, easy and convenient loan approval process

Pre-qualify 24/7 online at www.alliancecu.com.

Our easy online application takes less than five minutes. Approvals are notified instantly. If you have any questions, call us today at **636-343-7005, ext. 2000** or stop by any branch office.



Get Your Return Faster with TurboTax Federal Free Edition!

No matter where life takes you, TurboTax® makes it easy to do your taxes right and get your maximum refund guaranteed. As a valued Alliance Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition and get your biggest tax refund possible in as few as 8 days.

TurboTax Federal Free Edition has you covered:

- Prepare, Print, and E-file your simple return FREE
- Maximum Refund Guaranteed
- 100% Accurate Calculations
- Up-to-date with the late changing tax laws
- Fast Refund: In as few as 8 days with e-file and direct deposit

As an added advantage, you can instruct the IRS to deposit your refund directly into your Alliance checking account! No waiting for the check in the mail! At the end of the online tax return form, you'll find a place to add our routing number **(281081505)** and your account number to direct the IRS to deposit your refund electronically as soon as the agency approves your return.

TurboTax Protects Your Personal Information!

Your information is stored on a firewall-protected server and can only be accessed using your unique user name and password. This is the same encryption technology used by financial institutions for online banking. Your information is protected from any unauthorized access while being sent to the IRS and state entities.

College Scholarships

AWARDED!

Apply by April 1, 2013

Eligibility Requirements:

To be eligible, applicants must be Alliance Credit Union members (or the son, daughter or grandchild of an Alliance member), as well as one of the following:

- A full-time college student
- A high school student who will be a full-time college student in 2013/14

For a copy of the 2013 application, please visit any branch or download and print it from your computer at: www.alliancecu.com/Scholarship.html

If you have any questions regarding our annual scholarship program, please call us at (636) 343-7005, ext. 2000.



**Aspire to Retire?
Get on Track with an IRA!**

Retirement planning is something that cannot be put off indefinitely. Opening an IRA is an easy, convenient and powerful way to get started. An IRA is a personal savings plan that

the Internal Revenue Service (IRS) allows you to make yearly contributions to if you have earned income. There are two main types of IRAs, Traditional and Roth. Both will help you plan for your future- especially if your employer does not sponsor a program such as a 401(k) - and **both have distinct tax advantages!** The 2012 annual contribution limit for both IRAs is \$5,000 (\$6,000 for individuals age 50 and older). **April 15th is the 2013 tax deadline!**

Stop by any branch office and speak with a Financial Service Representative to open yours today! Or visit the link below to learn which IRA is right for your station in life. We also have an online Roth vs. Traditional IRA calculator to assist you.

www.alliancecu.com/irabrochures.html

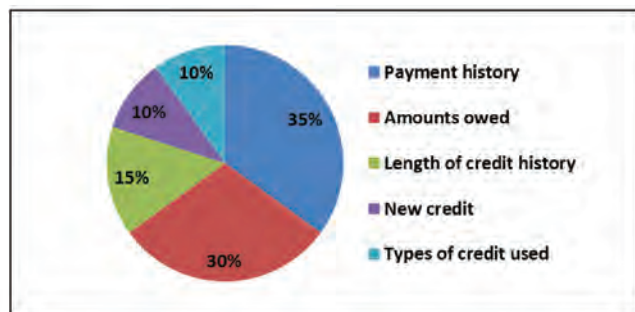
What Affects Your Credit Score?

The last time you worried about any kind of score may have been when you were in school; however, your credit score may be more important than any test you ever took. Your credit score is important since it determines if you qualify for a loan or credit card and it determines what your interest rate and credit limit will be. For instance, you may pay a higher interest rate than someone with a better credit history on the same purchase.

A credit score ranges from **300-850**. A credit score is a number based on the evaluation of five categories within your credit history. All five of these categories are considered when formulating your credit score, not just one or two. No one piece of information or factor alone will determine your score. Look at the corresponding chart to see which of the five categories affects your credit score the most along with the corresponding credit ranges.

U.S. residents can get a free copy of their credit report once a year. Request your free credit report online at www.annualcreditreport.com or by calling toll-free **(877) 322-8228**. This will not include a credit score, but you will be able to see your payment record with creditors and have the opportunity to correct any wrong information. You can receive your credit score with your report for a nominal fee. A good credit score and overall credit history will qualify you for purchasing a new car or home and save you money in the long run!

Bad credit? No credit? Ask about our Credit Booster Loan today!



Sample Credit Range	
750-850	Excellent
700-749	Very good
650-699	Good credit
600-649	Fair
550-599	Poor

Attention Virtual Branch Users:

Alliance is switching to electronic notices (e-Notices) on Feb. 1, 2013.

This change can alert you faster for items such as overdraft notices and loan payment notices since you can be notified via email when an e-Notice is available. As a financial cooperative, Alliance tries to keep operations cost low and pass that savings along to you- our members- in the form of better rates and services. Not only will you be better connected to your accounts, but you will be saving trees as well with this free service! **Please note that some paper notices will be discontinued.**



(636) 343-7005, ext. 2000 • (800) 541-6131
Tel-A-Connect: (314) 469-3669 (32#) or (800) 382-8340 (32#)
www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM

575 Rudder Rd.
Fenton, MO 63026
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday8:30 am - 5:30 pm
Saturday9 am - noon

Call Center

Operating Hours:
Mon. - Friday ..8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

Jennings 24/7 ATM

9050 W. Florissant Ave.
St. Louis, MO 63136
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Hazelwood

9150 Pershall Rd.
Hazelwood, MO 63042
Office Hours:
Mon., Tues., Thur. .9 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm
Drive-up:
Mon., Tues., Thur. 8:30 am - 5:30 pm
Wednesdayclosed
Friday8:30 am - 5:30 pm
Saturday8:30 am - 12:30 pm

O'Fallon 24/7 ATM

1051 Hwy. K
O'Fallon, MO 63366
Office Hours:
Mon. - Thur.9 am - 5:15 pm
Friday9 am - 5:45 pm
Saturday9 am - noon
Drive-up:
Mon. - Thur. ..8:30 am - 5:30 pm
Friday8:30 am - 6 pm
Saturday8:30 am - 12:30 pm

Personal Service Branch

O'Fallon - 24/7 ATM
1167 Bryan Rd.
O'Fallon, MO 63366
Mon., Tues., Thur., Fri. 8:30 am - 6 pm
Wednesdayclosed
Saturday8:30 am - noon

Home Loan Office

High Ridge 24/7 ATM
320A Emerson Rd.
High Ridge, MO 63049
Office Hours:
Mon. - Fri.9 am - 5 pm

